

Information to identify the case:

Debtor 1:	William J. Reuter	Social Security number or ITIN:	xxx-xx-4189
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	LuAnn Reuter	Social Security number or ITIN:	xxx-xx-6019
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 5/22/17
Case number:	17-20436-RG	Date case converted to chapter:	7 2/28/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William J. Reuter	LuAnn Reuter
2. All other names used in the last 8 years		
3. Address	43 Lindbergh Pkwy Waldwick, NJ 07463	43 Lindbergh Pkwy Waldwick, NJ 07463
4. Debtor's attorney Name and address	Scott D. Sherman MINION & SHERMAN 33 Clinton Road Suite 105 West Caldwell, NJ 07006	Contact phone 973-882-2424
5. Bankruptcy trustee Name and address	Steven P. Kartzman Mellinger, Sanders & Kartzman LLC 101 Gibraltar Dr Suite 2F Morris Plains, NJ 07950	Contact phone (973) 267-0220

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 3/5/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	April 6, 2018 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 6/5/18 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 William J. Reuter
 LuAnn Reuter
 Debtors

Case No. 17-20436-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

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 Total Noticed: 42

Date Rcvd: Mar 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2018.

db/jdb tr +William J. Reuter, LuAnn Reuter, 43 Lindbergh Pkwy, Waldwick, NJ 07463-1326
 +Steven P. Kartzman, Mellinger, Sanders & Kartzman LLC, 101 Gibraltar Dr, Suite 2F, Morris Plains, NJ 07950-1287
 516839201 +Craner Satkin Scheer & Arnold PC, PO Box 367, Scotch Plains, NJ 07076-0367
 516839203 +Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037
 516839207 New Century Financial Services, Inc., 110 S Jefferson Rd., 7 Entin Road, Whippany, NJ 07981
 516839209 Ocwen Loan Servicing/REO Properties, PO Box 785056, Orlando, FL 32878-5056
 516839210 +Paul J Gibling, Esq., 2 Forest Ave., Oradell, NJ 07649-1959
 516839211 +Paul Michael Marketing, 15916 Union Tpke Ste 302, Flushing, NY 11366-1955
 516839213 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516839216 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, 50 Barrack Street, PO Box 269, Trenton, NJ 08695)
 516839220 +STERN & EISENBERG, PC, 485B Route 1 South, Suite 330, Iselin, NJ 08830-3067
 516839214 +Samuel A. Denburg, Esq., NEWMAN & DENBURG, LLC, 22-01 Broadway, Fair Lawn, NJ 07410-3013
 516839217 State of New Jersey, Automobile Insurance Surcharge, P.O. Box 4775, Trenton, NJ 08650-4775
 516839218 State of New Jersey, Motor Vehicle Commision, Surcharge Administration Office, PO Box 136, Trenton, NJ 08666-0136
 516839219 +Stern & Eisenberg, P.C., 1581 Main Street, Suite 200, Warrington, PA 18976-3400
 516839221 +Sunrise Credit Service, 260 Airport Plaza, Farmingdale, NY 11735-4021
 516955263 +U.S. Bank National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ssherman@minionsherman.com Mar 06 2018 01:14:08 Scott D. Sherman, MINION & SHERMAN, 33 Clinton Road, Suite 105, West Caldwell, NJ 07006
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 06 2018 01:14:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 06 2018 01:14:50 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516850185 EDI: HNDA.COM Mar 06 2018 05:53:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 516839200 +EDI: AFNIRECOVERY.COM Mar 06 2018 05:53:00 Afni, Po Box 3427, Bloomington, IL 61702-3427
 516839202 +EDI: CCS.COM Mar 06 2018 05:53:00 Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
 516839204 EDI: IRS.COM Mar 06 2018 05:53:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 517102432 EDI: RESURGENT.COM Mar 06 2018 05:53:00 LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
 517111643 +EDI: MID8.COM Mar 06 2018 05:53:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 517114035 E-mail/Text: jennifer.chacon@spservicing.com Mar 06 2018 01:15:47 Manufacturers and Traders Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
 516839206 +EDI: MID8.COM Mar 06 2018 05:53:00 Midland Funding, LLC, 8875 Aero Dr., San Diego, CA 92123-2255
 516839208 +Fax: 407-737-5634 Mar 06 2018 02:34:49 Ocwen Loan Servicing, LLC, 1661 Worthington Road - Suite 100, West Palm Beach, FL 33409-6493
 517104342 +Fax: 407-737-5634 Mar 06 2018 02:34:49 Ocwen Loan Servicing, LLC, Attn: Cashiering Department, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
 516839212 EDI: PRA.COM Mar 06 2018 05:53:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 517112040 EDI: PRA.COM Mar 06 2018 05:53:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 517106689 EDI: PRA.COM Mar 06 2018 05:53:00 Portfolio Recovery Associates, LLC, c/o Brylane Home, POB 41067, Norfolk VA 23541
 517106670 EDI: PRA.COM Mar 06 2018 05:53:00 Portfolio Recovery Associates, LLC, c/o Domestications, POB 41067, Norfolk VA 23541
 517106753 EDI: PRA.COM Mar 06 2018 05:53:00 Portfolio Recovery Associates, LLC, c/o Metrostyle, POB 41067, Norfolk VA 23541
 517106684 EDI: PRA.COM Mar 06 2018 05:53:00 Portfolio Recovery Associates, LLC, c/o Newport News, POB 41067, Norfolk VA 23541
 516839215 +E-mail/Text: jennifer.chacon@spservicing.com Mar 06 2018 01:15:47 Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
 516841900 +EDI: RMSC.COM Mar 06 2018 05:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 516839222 +EDI: VERIZONEAST.COM Mar 06 2018 05:53:00 Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 42

Date Rcvd: Mar 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516955504 +EDI: AIS.COM Mar 06 2018 05:53:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516839223 +EDI: WFFC.COM Mar 06 2018 05:53:00 Wells Fargo Bank, Mac-F8235-02f, Po Box 10438,
Des Moines, IA 50306-0438
516896159 +EDI: WFFC.COM Mar 06 2018 05:53:00 Wells Fargo Bank, N.A. Home Equity Group,
1 Home Campus X2303-01A, Des Moines, IA 50328-0001

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516839205* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516943132* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Manufacturers and Traders Trust Company, as trustee,
on behalf of the holders of the Home Equity Loan Pass-Through Certificates, Series 1999-3
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Miriam Rosenblatt on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkyecf@rasflaw.com,
mrosenblatt@rasflaw.com
Miriam Rosenblatt on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkyecf@rasflaw.com,
mrosenblatt@rasflaw.com
Scott D. Sherman on behalf of Joint Debtor LuAnn Reuter ssherman@minionsherman.com
Scott D. Sherman on behalf of Debtor William J. Reuter ssherman@minionsherman.com
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7